

June 10, 1965

Mr. Norman C. Conway  
Service Manager, Group Division  
Mutual of Omaha  
Box 1298  
Omaha, Nebraska

Dear Norm:

The Board of Directors have considered your offering regarding improvements in Group Policy 1799, as set forth in your letter to [redacted] dated April 26, 1965, and have several additional approaches they wish to explore before a final decision is made.

STAT

It will be greatly appreciated if you can quote costs on the following modified bases:

- (a) the premium rate for adding coverage set forth in your paragraphs 2, 3, 6, and a modified paragraph 7, i. e. \$20.00 per day for up to eight (8) days;
- (b) the premium rate for adding coverage set forth in your paragraphs 1, 2, 3, 4, 6, and modified paragraph 7, as expressed in (a) above;
- (c) the premium rate for adding coverage set forth in your paragraphs 1, 2, 3, 6, and a modified 7 as expressed in (a) above.

They received this fine offering which you prepared at our request enthusiastically but are being very realistic insofar as taking the additional coverages which really do apply in the right areas of below par coverage.

It is proposed that a letter be drafted to the Commission to the effect that it is our intention to get on the record as considering



making these improvements in our next contract year. This declaration of intent will thereby keep the door open to take such action if it is so decided. We will send you a copy of our letter to the Commission.

Sincerely,

/s/

STAT

[redacted]  
Vice President-Secretary

cc - [redacted]  
Mr. Joseph E. Jones

STAT

P. S. - I presume we are all squared away now with the changes in "1810." If there is anything "hanging fire," please let me know.

(signed) LPP

V. J. SKUTT  
CHAIRMAN OF THE BOARDS**Mutual  
OF OMAHA****United  
OF OMAHA**

HOME OFFICE...OMAHA, NEBRASKA

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T. W. PREMO, Benefits Mgr.

April 26, 1965

*To Ben  
4/28*

[Redacted] President  
Government Employees Health Association  
P. O. Box 463  
Washington, D. C.

STAT

Re: Group Policy - GMG-1799

Dear [Redacted]

STAT

During our recent meeting with [Redacted], we discussed in detail, the proposal we submitted for benefit changes under Policy GMG-1799. It was agreed that the following changes in the High Option to be effective December 31, 1965, would be submitted to the GEHA Board of Directors for their approval:

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1. Increase the hospital room and board benefit from its present \$25 for 90 days to \$30 for 90 days for any one period of hospital confinement. The additional brochure rates for this coverage are 22 cents for a single employee and 53 cents for an employee and family.
2. Increase the hospital miscellaneous benefits from \$202.50 plus 80 per cent of the next \$5,000 to payment in full for 90 days for any one period of hospital confinement. The brochure rates for this coverage would be increased five cents for a single employee and 13 cents for an employee and family.
3. Add to the contract and unscheduled x-ray and laboratory expense benefit of \$75 for each calendar year.

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The wording for this benefit would read as follows:  
"If a protected person or an eligible dependent while insured under this policy and not confined as a resident hospital patient shall, because of accidental bodily injury or sickness, require x-ray or laboratory examinations, the Company will pay for the expense actually incurred for such examinations provided they are performed by or under the supervision of a legally qualified doctor of medicine but not to exceed in the aggregate the benefit limit specified in the the Plan of Insurance".) The additional brochure rate for this benefit is 17 cents for a single employee and 41 cents for an employee and family.

4. Add an emergency accident benefit of \$50 each calendar year for treatment provided in a doctor's office within 24 hours after an accident. This coverage would pay actual charges for emergency treatment (other than surgery) by a doctor in his office within 24 hours after an accident, but not exceed \$50 in any one calendar year.) The rates for this coverage are .03 single and .05 family.
5. Add a doctor's home and office call benefit to the contract beginning on the fourth call for accident and sickness and payable at \$4 for a home call and \$3 for an office call, with a maximum of 31 calls each calendar year. This benefit is payable to a protected person or an eligible dependent while insured under this policy who shall, because of accidental bodily injuries or sicknesses, require medical attendance by a legally qualified doctor of medicine. The Company will pay for the expense actually incurred for such medical attendance but not to exceed one call per day nor to exceed the applicable maximum payment per call and not to exceed in the aggregate the maximum medical benefit for any one calendar year. The additional brochure premium for this benefit is 10 cents for a single employee and 34 cents for an employee and dependents.

No



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- ⑥ Increase the major maximum from \$20,000 to \$30,000. The additional brochure premium for this benefit is one cent for single employee and four cents for an employee and family.
7. Increase the maternity benefits from the present \$16 a day with a maximum of eight days to \$30 a day with a maximum of 90 days, and full payment of the hospital miscellaneous benefits for 90 days. The additional brochure premium for this benefit is eight cents for a single employee and 86 cents for an employee and family.

The accumulation of all of the above benefits will amount to an increase in the High Option bi-weekly brochure rates of 69 cents for a single employee and \$2.41 for an employee and family.

Sincerely,



Norman C. Conway  
Service Manager  
Group Division